

No.BCC:ISD/107/16/222

Date: 24th March 2015

The Vice President
Bombay Stock Exchange Ltd.,
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400 001
BSE CODE- 532134

E-mail: "corp.relations@bseindia.com"

The Vice President
National Stock Exchange of India Ltd.
Exchange Plaza,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400 051
NSE CODE – BANKBARODA

Email: "cmlist@nse.co.in"

Dear Sir / Madam,

Re: Bank of Baroda – Revision of Interest Rates on Term Deposits w.e.f. Date 27.04.2015

We advise that our Bank has decided to revise the rates of interest payable on Term Deposits, applicable to the renewal of existing deposits and fresh deposits, with effect from 27<sup>th</sup> April 2015. With this revision, Rates of Interest on Domestic Term Deposits, NRO Deposits & NRE Deposits of all buckets will be as per details enclosed.

We request you to take note of the above pursuant to clause 36 of the Listing Agreement.

Kindly upload the information on your website.

Yours faithfully,

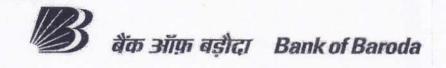
S. Kalyanaraman Chief General Manager

Compliance & Co-ordination

CGCO & Transparency Officer

Or form

Encl: As above



BCC: BR: 107/184

DATE 24 APRIL 2015

# ISSUED BY TREASURY & INVESTMENTS DEPARTMENT

### CIRCULAR TO ALL BRANCHES IN INDIA

SUB : FILE : DEP-2

Dear Sir,

Re: Revision of interest rates on term deposits w.e.f. Date 27.04.2015

It has been decided to revise the rates of interest payable on term deposits, applicable to the renewal of existing deposits and fresh deposits, with effect from  $27^{th}$  April, 2015.

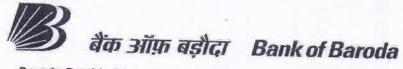
With the above revision, Rates of Interest on Domestic Term Deposits, NRO Deposits & NRE Deposits of all buckets will be as under:

1. Domestic Term Deposits & NRO Deposits [Per Annum] [Fresh & Renewal]

B-D M - 14	Existing	Proposed		
Maturity Range	ROI for deposits below ₹1 crore			
	(w.e.f. 24.03.15)	(w.e.f. 27.04.15)		
7 to14 Days	4.50%	4.50%		
15 to 45 Days	4.50%	4,50%		
46 to 90 Days	6.50%	6.50%		
91 to 180 Days	7.30%	7.00%		
181 to 270 Days	7.65%	7.50%		
271 Days upto less than 1 year	8.25%	8.00%		
1 year and above up to 2 Years	8.75%	8.50%		
Above 2 Years and up to 3 Years	8.75%	8.50%		
1111 Days (Baroda Maha Utsav Deposit Scheme)	8.75%	8,50%		
Above 3 Years and up to 5 Years	8.75%	8.50%		
Above 5 Years and up to 8 Years	8.50%	8.25%		
Above 8 Years and up to 10 Years	8,50%	8.25%		



ट्रेजरी शाखा, 4था तल, बडौदा सन् टावर, सी–34, जी ब्लोक, बन्द्रा कुर्ला कौम्प्लेक्स, मुंबई 400 051. Page 1 of 7 Treasury Branch, 4<sup>th</sup> Floor, Baroda Sun Tower, C-34, G Block, Bandra Kurla Complex, Mumbai 400 051. टेलीफोन / telephone: 022-6636 3636 फेक्स / fax: 022-67592840



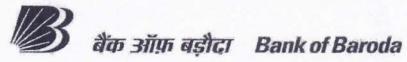
# Baroda Double Dhamaka Fixed Deposit

Maturity Range	Existing	Proposed	
riacuity karige	ROI for deposits below ₹1 crore		
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	
General Public: 08 Years, 05 months and 25 days	8.50%	8.25%	
Senior Citizens: 08 Years & 05 days	9.00%	8.75%	

# Baroda Tax Saving Term Deposit

Maturity Range	Existing	Proposed	
Tax Savings Scheme:	ROI for deposits below ₹1 crore		
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	
For 5 years	8.75%	8.50%	
Above 5 years and up to 6 years 3 months*	8.50%	8.25%	
Above 6 years 3 months up to 10 years*	8.50%	8.25%	



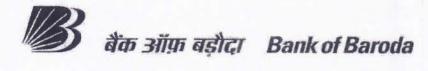


## 2. Domestic & NRO Bulk Deposit Rates [Per Annum] [Fresh & Renewal]

43 - 9-	Existing	Revised		
Maturity Range	ROI for deposits ₹1 Crore to ₹10 Crore			
	(w.e.f. 16.01.15)	(w.e.f. 27.04.15)		
7 to14 Days	4.50%	4.50%		
15 to 45 Days	4.50%	4.50%		
46 to 90 Days	6.50%	6.50%		
91 to 180 Days	7.25%	7.00%		
181 to 270 Days	7.75%	7.50%		
271 Days to less than 1 year	8.25%	8.00%		
1 year	8.75%	8.35%		
Above 1 year and up to 2 years	8.50%	8.25%		
Above 2 years and up to 3 years	8.50%	8.25%		
Above 3 years and up to 10 years	8.00%	8.00%		

	Existing	Revised	Existing	Revised
Maturity Range	ROI for deposits above ₹10cr. to ₹25 cr.		ROI for deposits above ₹25cr. to ₹50 cr.	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
7 to14 Days	4.50%	4.50%	4.50%	4.50%
15 to 45 Days	4.50%	4.50%	4.50%	4.50%
46 to 90 Days	6.50%	6.50%	6.50%	6.50%
91 to 180 Days	7.25%	7.00%	7.25%	7.00%
181 to 270 Days	7.75%	7.50%	7.75%	7.50%
271 Days to Less than 1 Year	8.25%	8.00%	8.25%	8.00%
1 year	8.50%	8.25%	8.50%	8.25%
Above 1year up to 2 years	8.50%	8.25%	8.50%	8.25%
Above 2years up to 3 years	8.50%	8.25%	8.50%	8.25%
Above 3years up to 4 years	***	****	***	***





***	Existing	Revised	Existing	Revised
Maturity Range	ROI for deposits above ₹50cr. to ₹100 cr.		ROI for deposits above ₹100 cr.	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
7 tol4 Days	4.50%	4.50%	4.50%	4.50%
15 to 45 Days	4.50%	4.50%	4.50%	4.50%
46 to 90 Days	6.50%	6.50%	6.50%	6.50%
91 to 120 Days	7.25%	7.00%	7.25%	7.00%
121 to 180 Days	7.25%	7.00%	7.25%	7.00%
181 to 239 Days	7.75%	7.50%	7.75%	7.50%
240 to 270 Days	7.75%	7.50%	7.75%	7.50%
271 Days to 330 Days	8.25%	8.00%	8.25%	8.00%
331 Days to less than 1 year	8.25%	8.00%	8.25%	8.00%
1 year	8.50%	8.25%	8.50%	8.25%
Above 1year up to 16 months	****	****	***	****
Above 16 months up to 2 years	****	***	***	****
Above 2yrs up to 3 years	****	***	****	****
Above 3yrs up to 4 years	****	****	****	****





### 3. NRE Term & Bulk Deposit Rates [Per Annum] [Fresh & Renewal]

#### NRE Term (Rupee) Deposits [Fresh & Renewal]

ROI for deposits	below ₹1 crore
(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
8.75%	8.50%
8.75%	8.50%
8.75%	8.50%
8.50%	8.25%
8 50%	8.25%
	8.75% 8.75%

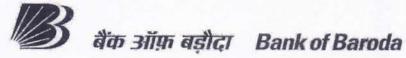
#### Interest Rate on Baroda Double Dhamaka NRE Term Deposit

*	Existing	Proposed		
Maturity Range	ROI for deposits below ₹1 crore			
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)		
General Public: : 08 Years, 05 months and 25 days	8.50%	8.25%		

#### NRE TERM (RUPEE) DEPOSITS

Maturity Range	Rs.1 crore to Rs. 10 crores			
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)		
1 Year	8.75%	8.35%		
Above 1 year up to 2 years	8.50%	8.25%		
Above 2 years up to 3 years	8.50%	8.25%		
Above 3 years up to 10 years	8.00%	8.00%		





NRE TERM (RUPEE) DEPOSITS

	Existing	Revised	Existing	Revised
Maturity Range		ROI for deposits above ₹10cr. to ₹25 cr. ₹50 cr.		
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
1 year	8.50%	8.25%	8.50%	8.25%
Above 1year up to 2 years	8.50%	8.25%	8.50%	8.25%
Above 2years up to 3 years	8.50%	8.25%	8.50%	8.25%

NRE TERM (RUPEE) DEPOSITS

	Existing	Revised	Existing	Revised
Maturity Range	ROI for dep ₹50cr. to	osits above ₹100 cr.	ROI for deposits above ₹100	
	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)	(w.e.f. 01.01.15)	(w.e.f. 27.04.15)
1 year	8.50%	8.25%	8.50%	8.25%
Above 1year to 16 months	***	****	****	***
Above 16 months up to 2 years	****	****	****	***
Above 2years up to 3 years	未未未未	****	****	****
Above 3years up to 4 years	****	****	****	****

#### Capital Gain Accounts Scheme, 1988

For all Deposits under Capital Gain Accounts Scheme, 1988, interest rate will be applicable as per normal time & period.

#### Domestic Term Deposits for Senior Citizens

You may continue to pay an additional interest of 0.50% on domestic term deposits of less than Rs.1 crore from Senior Citizens for all maturities in terms of circular No. BCC:BR: 98/225 dated August 17, 2006 in this regard.

Please note that as per our earlier circular No. BCC:BR:100/4 dated 1<sup>st</sup> January 2008, in the case of retired Staff members who are Senior Citizens resident in India, branches are authorized to pay additional interest of 1.50% per annum (i.e. 1% normal staff privilege plus 0.50% as a benefit to Senior Citizen) on their fresh term deposits and renewals of existing resident Term Deposits of less than Rs.1 crore for maturities from 15 days to 10 years.



ट्रेजरी शाखा, 4था तल, बडौदा सन् टावर, सी-34, जी ब्लोक, बन्द्रा कुर्ला कोम्प्लेक्स, मुंबई 400 051. Page 6 of 7 Treasury Branch, 4<sup>th</sup> Floor, Baroda Sun Tower, C-34, G Block, Bandra Kurla Complex, Mumbai 400 051. टेलीफोन / telephone: 022-6636 3636 फेक्स / fax: 022-67592840



Further, as per circular No.BCC:WB:DFB:104/116 dated 16.10.12, no additional benefit of one percent per annum in interest rate, to bank's own staff on deposits under NRE/NRO is to be given as per RBI guidelines.

Yours faithfully,

Rajiv Abhyankar General Manager

(Treasury & Investments)

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ट्रेजरी शाखा, 4था तल, बडाँदा सन् टावर, सी–34, जी ब्लोक, बन्द्रा कुर्ला कोम्प्लेक्स, मुंबई 400 051. Page 7 of 7 Treasury Branch, 4<sup>th</sup> Floor, Baroda Sun Tower, G-34, G Block, Bandra Kurla Complex, Mumbai 400 051. टेलीफोन / telephone: 022-6636 3636 फेक्स / fax: 022-67592840